

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth James Cramer  
Denise Ann Cramer  
Debtors

Case No. 16-04143-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Jul 19, 2022

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth James Cramer, Denise Ann Cramer, 2745 Booser Avenue, Harrisburg, PA 17103-1930

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor USAA FEDERAL SAVINGS BANK cwohlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Joseph B. Sobel	on behalf of Debtor 2 Denise Ann Cramer DebtEnds@aol.com ojoclemens@aol.com
Joseph B. Sobel	on behalf of Debtor 1 Kenneth James Cramer DebtEnds@aol.com ojoclemens@aol.com
Joseph B. Sobel	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC DebtEnds@aol.com ojoclemens@aol.com

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Page 2 of 2  
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Sindi Mncina

on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC smncina@raslg.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Kenneth James Cramer,

Chapter 13

**Debtor 1**

Denise Ann Cramer,

Case No. 1:16-bk-04143-HWV

**Debtor 2**

Social Security No.:

xxx-xx-3737

xxx-xx-4533

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos (Trustee)**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: July 19, 2022

fnldec (01/22)